

where the witnesses or prosecutors or judges are attacked by packs of lawyers using the media as a way to avoid guilt, although the guilt is never denied. This will not do in a great country. It will not do among free people.

Humanity and pity are the two other values mentioned by Tolstoy. A strong feeling of humanity would make us evermore attentive to problems of poverty and education, and to seeing that every American is treated fairly and has a fair chance. Pity is more for the individual basis, but is a mark of decency—a standard to which we can all repair.

I hope that as you leave this great institution, you will take with you, as a part of your education, love of country and love of your fellow citizen. Even with its blemishes, ours is a great country; the greatest. I have always said that I am proud to be a Southerner, but am proudest of all to be an American.

And now ends your last lecture.

#### A TRIBUTE TO MINNETONKA POLICE CHIEF RICHARD W. SETTER UPON HIS RETIREMENT

##### HON. JIM RAMSTAD

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 6, 1999*

Mr. RAMSTAD. Mr. Speaker, I rise today to pay tribute to a great Minnesotan who represents the absolute best in public service for his sterling leadership and remarkable professional career in law enforcement.

You see, Mr. Speaker, my hometown's Director of Public Safety and Chief of Police in Minnetonka, MN, Richard W. Setter, has had a profound impact on my career.

After 14 years in his current position, and following four distinguished decades in law enforcement, Richard Setter is retiring. He leaves an immense legacy.

Tough. Fair. Integrity. A real leader. Those are just a few of the descriptions that come to mind when you think about Dick Setter's impressive career.

He has superbly led the Minnetonka Police Department since April 30, 1984. In 1994, when he became Director of Public Safety as well as Chief of Police, he smoothly and effectively merged the police, fire and emergency management departments. With 149 full and part-time personnel serving our city of 53,000 people, Chief Setter has helped make the Minnetonka Department of Public Safety well known throughout Minnesota as a shining lighthouse of an example for other communities.

Mr. Speaker, when it comes to implementing community-oriented policing, organizing neighborhood crime watch groups, forging cooperative anti-drug task forces and creating anti-crime programs at multiple housing and shopping center sites, Chief Setter's Minnetonka Public Safety Department has shown the way. And when it comes to steering youth away from at-risk behavior, Dick Setter has been a real trend-setter. He knows how important it is to prevent crime by fighting its root sources and by putting resources into the front end, which saves our communities and the nation expensive resources in the long run.

It has been a long and remarkable run for Chief Setter, who has been honored repeat-

edly for this pioneering, visionary police work. The Boy Scouts of America named him recipient of the Silver Beaver and Youth Services Awards. Rotary selected him as a prestigious Paul Harris Fellow. The NAACP has praised Dick's public service. And our area's largest radio station, WCCO, has chosen him for its well-recognized "Good Neighbor" award.

This record of excellence pervades all that Dick Setter touches. Starting with his first position as a patrol officer in rural Owatonna, MN, and continuing wherever he has gone—including 23 years as a patrol officer, investigator, supervisor and chief of police in nearby St. Louis Park—Dick has been successful in making our streets, schools, and neighborhoods safer.

Dick Setter's superior performance has resulted in his repeatedly being asked to lead important law enforcement and crime-fighting efforts. Most recently, Chief Setter served as President of the 1,500-member FBI Law Enforcement Executive Development Association. He has been a member of that group for 17 years and in a leadership position for 12 years, including as a counselor at the FBI Academy in Quantico. He has also served as Chair and Vice Chair of the Minnesota Peace Officers Standards and Training Board, President and Vice President of the Hennepin County Chiefs of Police, a member of the board of the Minnesota Chiefs of Police Association, and in many other leadership positions.

Mr. Speaker, by any measure of merit, Chief Setter is one of America's best and brightest law enforcement professionals, and he will be sorely missed by the people of Minnetonka.

I truly value all the wise counsel Chief Setter has provided me through the years on so many matters. It is not possible to find words adequate enough to properly convey my appreciation for all Dick Setter has done for me and for the people of our community and State.

Mr. Speaker, Dick Setter's influence on my career has been substantial. As a direct result of my interaction with him, I have made the fight against crime and drugs—a battle which has ravaged our cities, infiltrated our schools and dramatically affected our neighborhoods and families—my top priority over the past 18 years as a State senator in Minnesota and here in Washington.

Because of Dick Setter and other good friends in law enforcement, I have successfully sought leadership positions in government to make a real difference on crime and drug policy, such as my present position as Co-Chair of the House Law Enforcement Caucus.

Mr. Speaker, I want to wish Dick Setter the very best in all his future endeavors, including his professorship at the Minnesota State University in Mankato—where he has been inspiring future law enforcement officers for two decades. I can't imagine a better role model.

Thanks again, Dick, for all you have done for the people of Minnetonka and for our State and Nation. God bless you and your wonderful wife Patty. You have made our community immeasurably stronger and safer, and we're deeply grateful!

#### INTRODUCTION OF THE MEDICARE HMO IMPROVEMENT ACT OF 1999

##### HON. SAM GEJDENSON

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 6, 1999*

Mr. GEJDENSON. Mr. Speaker, I rise today to introduce the Medicare HMO Improvement Act of 1999.

By the end of 1998, over 8,000 senior citizens in my district—and over 13,000 throughout Connecticut—received perhaps the most frightening news any American can get. Their Medicare HMO's informed them that they are terminating their health insurance by the end of the year. Some of these seniors were recruited only months before through aggressive company marketing campaigns.

Insurers came to the Federal Government in the early 1980's and said "We're private industry, we can run Medicare better than you can while giving more services to seniors. Give us a chance." Well, we gave them a chance and they let our seniors down. The companies thought they could just jump in and jump out of my district, and others around the country, without regard to the health and well-being of the seniors that they had signed up just months ago. Across our Nation, Medicare HMO's have terminated health insurance for nearly 440,000 seniors. That is not acceptable. That is not a responsible way to operate a business whose primary purpose is to ensure people's health.

The termination announcements sent shock waves through Tolland, Windham and New London counties. At a public meeting I hosted with Senator CHRIS DODD in September 1998 following the announcement that 7,000 seniors would lose their coverage by year's end, 400 seniors gathered to hear about their options for the future. The tension, anxiety and desperation of my constituents pervaded the room. One of my constituents, whose wife had recently had a stroke, was so upset about losing health insurance that after asking a question, he had a heart attack. That man, Frederick Kral, died on the way to the hospital.

Under the current system, Medicare HMO's can act with impunity. There no accountability, no responsibility. Profits are all that matter. Patients and quality health care are secondary. This is just wrong.

My legislation—the Medicare HMO Improvement Act of 1999—will inject some accountability into the Medicare HMO system. It will change the contract term from 1 year to 3 years. This change is designed to discourage HMO's from making short-term promises to seniors only to terminate coverage a year later when they don't make quite as much money as they hoped. It gives the Secretary of Health and Human Services (HHS) authority to enjoin contract terminations for up to one year if public health will be seriously threatened, insurance coverage will be compromised, or the Governor of the state affected requests that the Secretary exercise this authority.

Moreover, my legislation is designed to discourage HMO's from "cherry picking" between regions within a State by offering coverage only in those areas with the highest reimbursement rates. It accomplishes this goal by requiring the Secretary of HHS to terminate all contracts a Medicare HMO has for a metropolitan statistical area (MSA) if that HMO terminates coverage in any portion of the MSA in